

IN THE UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION

TUNYA HIGGINS,

Plaintiff,

V.

BANK OF AMERICA, N.A., ET AL.,

Defendants.

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No. 3:12-cv-5297-N-BN

**ORDER ACCEPTING FINDINGS, CONCLUSIONS, AND  
RECOMMENDATION OF THE UNITED STATES MAGISTRATE JUDGE**

After making an independent review of the pleadings, files, and records in this case, and the Findings, Conclusions, and Recommendation of the United States Magistrate Judge dated July 11, 2013, the Court finds that the Findings Conclusions, and Recommendation of the Magistrate Judge are correct and they are accepted as the Findings, Conclusions, and Recommendation of the Court.

**IT IS, THEREFORE, ORDERED** that the Findings, Conclusions, and Recommendation of the United States Magistrate Judge are accepted.

**SO ORDERED** this 19<sup>th</sup> day of August, 2013.

  
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DAVID C. GODBEY  
UNITED STATES DISTRICT JUDGE